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## AMENDMENTS TO THE CLAIMS

1. (Currently Amended) A method for storing and retrieving electronic records, the method comprising the following steps:

creating a <u>first</u> transaction at a merchant location by buying one of a goods and service; authorizing the <u>first</u> transaction with an <u>first</u> electronically captured signature; <u>creating a second transaction at a second merchant location;</u>

authorizing the second transaction with a second electronically captured signature;

forwarding an <u>first</u> electronic record of the <u>first</u> transaction, including the <u>first</u> electronic signature and a text description of a <u>first</u> line item relating to the transaction, to an electronic-record repository;

forwarding a second electronic record of the second transaction, including the second electronic signature to the electronic-record repository; and

providing upon request retrieval of an electronically generated user-viewable image of said <u>first</u> and <u>second</u> electronically captured signatures.

- (canceled)
- 3. (previously presented) The method of claim 1, further comprising the step of: forwarding to the electronic-record repository an electronic record of a transaction created at a business other than the merchant.
- 4. (previously presented) The method of claim 1, wherein the step of creating comprises creating the transaction by buying from a virtual merchant.
  - 5-8. (canceled)
- 9. (previously presented) The method of claim 1, further comprising the steps of: generating a paper receipt for the transaction; and retrieving a replica of the paper transaction receipt from the electronic-record repository over an internet.
- 10. (previously presented) The method of claim 1, further comprising the step of generating a receipt for the transaction from the electronic record forwarded to the electronic-record repository.
- 11. (previously presented) The method of claim 1, further comprising the step of retrieving a copy of the electronic record from the electronic-record repository over an internet.
  - 12. (canceled).

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13. (previously presented) The method of claim 1, further comprising the step of offering a search of the electronic-record repository for the electronic record.

14. (previously presented) The method of claim 13, wherein the step of offering comprises offering a search of the repository by text line-item description.

15-20. (canceled).

- 21. (previously presented) The method of claim 1, further comprising at least one step selected from a group consisting of downloading, printing, faxing, and e-mailing a copy of the electronic record from the electronic-record repository.
  - 22. (previously presented) The method of claim 11, further comprising the step of: using the retrieved electronic record as proof of the transaction.
- 23. (previously presented) The method of claim 11, further comprising a step of using the electronic record as proof of the transaction adequate to dispute an alternative record of the transaction.
- 24. (previously presented) The method of claim 11, further comprising a step of using the electronic record as proof of the transaction sufficient to return the bought goods or service.
- 25. (previously presented) The method of claim 11, further comprising a step of using the electronic record as proof of the transaction sufficient to exchange the bought goods or service.
- 26. (previously presented) The method of claim 11, further comprising a step of using the electronic record to support submission of a warranty claim with respect to the bought goods or service.
- 27. (previously presented) The method of claim 1, further comprising the step of viewing the electronic record, including the electronically generated signature.
  - 28. (canceled).
- 29. (previously presented) A method for storing and retrieving electronic records, the method comprising the following steps:

creating a <u>first</u> transaction at a merchant by buying one of a goods and service from a virtual merchant;

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authorizing the first transaction with an first electronically captured signature;

forwarding in a batch-compatible fashion an electronic record, and including the electronic signature and a text description of a line item to an electronic-record repository;

forwarding in a batch-compatible fashion to the electronic-record repository a <u>second</u>n electronic record of a transaction created at a business other than the merchant;

offering a search of the electronic-record repository by text line item description for the electronic record;

retrieving a copy of the <u>first and second</u> electronic records <u>including of an electronically generated</u> <u>user-viewable image of said electronically captured signature</u> from the electronic-record repository over an internet, said copy including a user-viewable image of said electronically captured signature;

performing one of downloading, printing, faxing and e-mailing a copy of the electronic record; and using the electronic record as proof of the transaction in order to do at least one of the following: dispute an alternative record of the transaction; return the bought goods or service; and exchange the goods or service.

- 30. (previously presented) The method of claim 9, wherein said replica is suitable for use as proof of the transaction.
- 31. (previously presented) The method of claim 10, wherein said receipt is suitable for use as proof of the transaction.
- 32. (New) A method according to claim 1, wherein the first and second transactions are performed using different credit instruments.
- 33. (New) A system for storing and retrieving electronic records generated at a plurality of point-of-sale devices, the system comprising:

a data farm coupled to at least one of said plurality of point-of-sale devices and configured to store an electronic record of transactions occurring at each of the plurality of point-of-sale devices, including an electronic signature obtained at the at least one of the plurality of point-of-sale devices; and

a server coupled to the data farm operable to receive a requested transaction and retrieve the electronic record of the requested transaction.

34. (New) A computer program product for storing and retrieving electronic records related comprising a computer readable medium encoded with a program module, the program module including instructions directed a processor to:

receive a first electronic record of a first transaction, including a first electronically captured signature and a text description of a line item relating to the transaction;

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communicate the first electronic record to an electronic-record repository;

receive a second electronic record of a second transaction, including a second electronically captured signature; and

provide retrieval of an electronically generated user-viewable image of said first and second electronically captured signatures.

- 35. (New) A method according to claim 1, wherein the first and second transactions occur at different merchants.
- 36. (New) A method according to claim 1, wherein the first transaction occurs using a first point-of-sale device and the second transaction occurs using a second point-of-sale device.
- 37. (New) A method according to claim 1, wherein the first transaction is completed by a first user and the second transaction is completed by a second user.